14.   A method of processing a scheduled transaction on an online network, comprising the steps of:

a)   providing a user with a terminal having a display, a programmed processor for displaying a scheduled transaction request having data fields on the display, and a memory for storing identity information of the user;

b)   manually entering user data, including an event date and a reminder date that predates the event date, in human-readable form in at least one of the data fields on the display by having the user operate a user interface on the terminal;

c)   automatically entering reader data in human-readable form in at least another of the data fields on the display by capturing the reader data encoded in machine-readable indicia scanned and read by an electro-optical reader provided on the terminal;

d)   verifying the user data and the reader data entered in the respective data fields by visual inspection by the user to obtain verified data;

e)   submitting the verified data and the identity information by wireless transmission to a programmed server on the network;

f)   searching databases on the network for potential suppliers of the scheduled transaction by the event date by operation of the server;

g)   displaying the potential suppliers on the display of the terminal for selection by the user;

h)   placing an order for the scheduled transaction after selection of at least one of the suppliers by the user; and

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i)   delivering the scheduled transaction by the event date.

16.   The method of claim 15, wherein the hand-held device is a personal digital assistant configured to have a generally parallelepiped shape, and wherein the display is configured as a generally rectangular screen on a front wall of the assistant and facing the user in operation.